STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 23, 2006, executed by FRANCISCO MIRELES AND TONIA LEIGH MIRELES, conveying certain real property therein described to PRLAP, INC., as Trustee, for BANK OF AMERICA, N.A., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded January 26, 2006, in Deed Book 2399, Page 619; and

WHEREAS, on June 17, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3660, Page 605; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **August 22**, 2013 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 236, SECTION C, FOX CREEK SUBDIVISION, SECTION 30, TOWNSHIP 1 SOUTH, RANGE 5 WEST, AS RECORDED IN PLAT BOOK 71, PAGES 9-10, IN THE CHANCERY COURT CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

PROPERTY ADDRESS: The street address of the property is believed to be 7477 HUNTERS FOREST, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this The day of July, 2013.

Rubin Lublin, LLC, Substitute Trustee 1675 Lakeland Drive, Suite 403 Jackson, MS 39216

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 07/25/2013, 08/01/2013, 08/08/2013, 08/15/2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of October, 2006 and acknowledged on the 10th day of October, 2006, James E. Grimm and Vicki L. Grimm, Husband and Wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2586 at Page 756; and

WHEREAS, on the 12th day of July, 2012, Wells Fargo Bank, NA, assigned said Deed of Trust unto HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2006-3 Trust, Home Equity Asset-Backed Certificates, Series 2006-3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3468 at Page 767; and

WHEREAS, on the 18th day of December, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3558 at Page 504; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 93, Part IV, Summerwood Subdivision, in Section 22, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 22, Page 33-36, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ccm/F10-0805

PUBLISH: 8-1-13/8-8-13/8-15-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of August, 2003, and acknowledged on the 20th day of August, 2003, Hillary Smallwood and Jeff Smallwood, wife and husband, executed and delivered a certain Deed of Trust unto First National Financial, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for NBANK, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1808 at Page 142; and

WHEREAS, on the 5th day of February, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for NBank, National Association, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3582 at Page 218; and

WHEREAS, on the 29th day of May, 2013, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3652 at Page 445; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 73, Section G, Church Road Estates Subdivision, in Section 2, Township 2 South, Range 8 West, as shown by plat of record in Plat Book 25, Pages 1 and 2, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ccm/F13-0770

PUBLISH: 8-1-13/8-8-13/8-15-13

7/25/13 10:21:59 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of January, 2007, Zachary Dylan Henderson, an unmarried person, executed and delivered a certain Deed of Trust unto Jerry Halbrook, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for USAA Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,642 at Page 97; and

WHEREAS, on the 8th day of February, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for USAA Federal Savings Bank, assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3274 at Page 580; and

WHEREAS, on the 10th day of December, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3553 at Page 747; and

WHEREAS, the subject deed of trust was confirmed by judgment rendered in the matter styled "GMAC MORTGAGE, LLC et al v. Zachary Dylan Henderson and Jean B. George, et al", Cause No. 12-CV-2414 of the Chancery Court of DeSoto County, Mississippi, rendered on the 30th day of April, 2013, said judgment stating the subject deed of trust constitutes a valid and enforceable first priority lien on the subject property; said judgment appearing in the DeSoto County land records in DK T Book 3635 Page 575; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1374, Section G, First Revision, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, as per plat thereof recorded in Plat Book 11, Page 15-20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of July, 2013.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

ccm/F10-2709

PUBLISH: 8-1-13/8-8-13/8-15-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of May, 2010, and acknowledged on the 3rd day of May, 2010, Latonya M. Weeks, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3162 at Page 694; and

WHEREAS, on the 8th day of September, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 203; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 794; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 166, Section C, Ansley Park Subdivision, situated in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 92, Page 27-28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of July, 2013.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ccm/F11-1774

PUBLISH: 8-1-13/ 8-8-13/ 8-15-13

8-21/3

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 21, 2000 Gregory Wayne Wages and Tracey Wages, A MARRIED COUPLE executed a certain Deed of Trust to Jeff Surratt, Trustee for Conseco Bank, Inc., beneficiary, which Deed of Trust was recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1234 at Page 297; and,

WHEREAS, subject deed of trust was assigned to Conseco Finance Servicing Corp. by virtue of a Mortgage/Deed of Trust Assignment recorded in the office of the Chancery Clerk of said County in Book 1258 at Page 0452; and,

WHEREAS, subject deed of trust was assigned to Wells Fargo Bank, N.A. as trustee on behalf of Green Tree 2008-MH1 by virtue of an Assignment of Deed of Trust recorded in the Office of the Chancery Clerk of said County in Book 3600 at Page 530; and,

WHEREAS, Green Tree Servicing LLC, servicing agent for Wells Fargo Bank, N.A. as trustee on behalf of Green Tree 2008-MH1 the present owner of the indebtedness and holder of the above described Deed of Trust, appointed Jeff D. Rawlings in the place and stead of Jeff Surratt or any subsequently appointed substituted trustee, said Substitution of Trustee being recorded in the office of the Chancery Clerk of said County in Book 3,668 at Page 780; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Green Tree Servicing LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, Jeff D. Rawlings, Substituted Trustee in said Deed of Trust, will on the 22nd day of August, 2013, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the Front Door of the Desoto County Courthouse, located at 2535 Highway 51 South, Hernando, Mississippi to the highest and best

bidder for cash the following described property situated in Desoto County, State of Mississippi, to-wit:

Lot 260, Section C, Desoto Woods Subdivision, in Desoto County, Mississippi, as appears in Plat Book 7 at Page 15, in the office of the Chancery Court Clerk of Desoto County, Mississippi, and being located and situated in Section 1, Township 2, Range 8.

Being the same property conveyed to Gregory Wayne Wages by Deed from Jimmy Wages and wife, Sharon Kaye Wages, dated 8/2/94, recorded 8/3/94, in Book 274 Page 136, in the Chancery Court Clerk's Office of Desoto County, Mississippi.

Property know as 5780 Londonderry Cove, Horn Lake, Mississippi 38637.

Parcel ID 2081-0102-0-00260-00

INCLUDING THE FOLLOWING MANUFACTURED HOME: 1984 Sunbelt 24x52 Serial No. 2225A&B
I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 23rd day of July 2013

Jeff D. Hawlings, Substituted Trustee for

Green Tree Servicing, LLC

Dates of Publication: July 30, August 6, 13, 20, 2013

Jeff Rawlings Rawlings & MacInnis P.O. Box 1789 Madison, Ms. 39130 601-898-1180

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 13, 2002, Adryan A. Taylor and Shuntrelle C. Taylor, husband and wife executed a certain deed of trust to John H. Harris, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Guaranty Residential Lending, Inc., its successors and/or assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1574 at Page 1; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee of the Residential Asset Securitization Trust 2003-A1, Mortgage Pass-Through Certificates, Series 2003-A under the Pooling and Servicing Agreement dated January 1, 2003 by instrument dated May 30, 2013 and recorded in Book 3,662 at Page 664 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee of the Residential Asset Securitization Trust 2003-A1, Mortgage Pass-Through Certificates, Series 2003-A under the Pooling and Servicing Agreement dated January 1, 2003 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 1, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,672 at Page 169; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee of the Residential Asset Securitization Trust 2003-A1, Mortgage Pass-Through Certificates, Series 2003-A under the Pooling and Servicing Agreement dated January 1, 2003, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on August 22, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 5, Cross Winds of Cross Creek Subdivision, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56, Page 35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 22nd day of July, 2013.

Shapiro & Massey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

1075 Crosswinds Drive Hernando, MS 38632 12-005861JC

Publication Dates: July 25, August 1, 8, and 15, 2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 12, 2003, Verlene Isom, unmarried, executed a certain deed of trust to Accurate Title & Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Decision One Mortgage Company, LLC, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1880 at Page 0410 and re-recorded in Book 1917 at Page 0173; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York Mellon FKA the Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series, 2004-BC1, by instrument dated June 4, 2011 and recorded in Book 3314 at Page 737 and by Corrective Assignment dated June 19, 2013 recorded in Book 3668 at Page 128 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon FKA the Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series, 2004-BC1, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 1, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3676 at Page 458; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon FKA the Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series, 2004-BC1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on August 22, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 21, Section C, Oaklawn Subdivision, in Section 13, Township 3 South, Range 8 West, City of Hernando, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 4, Page 29, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 25th day of July, 2013.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

869 Plymouth Drive Hernando, MS 38632 13-006781GW

Publication Dates: August 1, 8, 15, 2013

7/29/13 10:29:10 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 25, 2005, executed by SCOTTY L. BREWER AND TINA BREWER, conveying certain real property therein described to BRYAN PATRICK GRIFFIN, ATTORNEY, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded May 5, 2005, in Deed Book 2211, Page 657; and

WHEREAS, on October 17, 2011 the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3354, Page 164; and

WHEREAS, on May 13, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3639, Page 100; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on August 22, 2013 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 68, SECTION A, DESOTO VILLAGE SUBDIVISION, IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 7, PAGES 9-14, CHANCERY CLERK'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

PARCEL#: 1088-3401.0-00068.00 FILE #: S12802

PROPERTY ADDRESS: The street address of the property is believed to be 6785 EMBASSY CIRCLE, HORN LAKE, MS 38637. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 19 day of July, 2013.

Rubin Lublin, LLC, Substitute Trustee 1675 Lakeland Drive, Suite 403

Jackson, MS 39216

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 07/25/2013, 08/01/2013, 08/08/2013, 08/15/2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of July, 2005, Phylisteen Hunt, executed and delivered a certain Deed of Trust unto Davis Law Firm, P.C., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2264 at Page 529; and

WHEREAS, on the 3rd day of April, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc., assigned said Deed of Trust unto US Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-OW1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 467; and

WHEREAS, the deed of trust appearing in Book 2264 at Page 521 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in Book 2264 at Page 529 by subordination agreement appearing in the same land records in DK T Book 3666 at Page 417; and

WHEREAS, on the 14th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK TBook 3538 at Page 796; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 35, Section A, Revised Southaven Subdivision, situated in Section 14, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat recorded in Plat Book 2, Page 4-5, in the Office of the Chancery Clerk, DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of July, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ccm/F12-2220

PUBLISH: 8-1-13/ 8-8-13/ 8-15-13

7/30/13 10:40:24 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of May, 2012 and acknowledged on the 30th day of May, 2012, Lee Edward Thompson and Maurice C. Thompson, executed and delivered a certain Deed of Trust unto Preferred Title & Escrow, Signature Title & Escrow, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Top Flite Financial Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 3453 at Page 145; and

WHEREAS, on 24th day of January ,2013, Mortgage Electronic Registration Systems, Inc., as nominee for Top Flite Financial Inc., assigned said Deed of Trust unto Nationstar Mortgage LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book: 3669 at Page 634; and

WHEREAS, on the 25th day of June, 2013 the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3669 at Page 636; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi,

Lot 55, Section A, Fairfield Meadows Subdivision, located in Section 32, Township 1 South, Range 8 West, DeSoto, Mississippi, as recorded in Plat Book 62, Pages 19-27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to James Scurlock, III and wife, Ronda Scurlock by Warranty Deed of record at Plat Book 0356, Page 0170, dated July 23, 1999, filed July 23, 1999, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans by Substitute Trustee's Deed of record at Plat Book 509, Page 219 (corrected at Plat Book 514, Page 220, dated August 31, 2005, filed September 7, 2005, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to Secretary of Housing and Urban Development by Special Warranty Deed of record at Plat Book 514, Page 223, dated November 9, 2005, filed November 10, 2005, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to Sirius Investment, LLC by Special Warranty Deed of record at Plat Book 663, Page 138, dated August 10, 2011, filed August 17, 2011, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to grantor, Malcolm Manning, herein by Warranty Deed of record at Plat Book 663, Page 520, dated August 22, 2001, filed August 25, 2011, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of July, 2013.

Michael Jedynak J Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-2808

PUBLISH: 8.1.2013/8.8.2013/8.15.2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of April, 2006 and acknowledged on the 13th day of April, 2006, Gary W Schwenk, Ir and Lori Schwenk, joint tenants, executed and delivered a certain Deed of Trust unto First National Financial, Trustee for Eagle Mortgage & Funding Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2455 at Page 479; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Federal National Mortgage Association by instrument recorded in the office of the aforesaid Chancery Clerk in DKT Book 3503 at Page 564

WHEREAS, on the 12th day of June, 2013 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3659 at Page 318; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi,

Lot 2131, Section "M", First Revision, Greenbrook Subdivision, located in Section 30, Township 1 South, Range 7 West, as shown by plat of record in Plat Book 25, Page 50, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of July, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-0872

PUBLISH: 8.1.2013/8.8.2013/8.15.2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 21, 2007, Kimberly F. Griffin, a single person and Juan D. Romero, Jr. a single person, executed a certain deed of trust to Sam McClatchy, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, its successors and/or assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,686 at Page 88; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 28, 2013 and recorded in Book 3,675 at Page 111 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 9, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,675 at Page 394; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on August 22, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 133, Section D, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 96, Page 32, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of July, 2013.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

6114 Ravenwood Lake East Horn Lake, MS 38637 13-007671BE

Publication Dates: August 1, 8 and 15, 2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of July, 2003 and acknowledged on the 23rd day of July, 2003, Deborah A. Widdows & Vincent L Widdows, Wife & Husband, executed and delivered a certain Deed of Trust unto Jerry Baker, Trustee for First Horizon Home Loan Corporation dba First Horizon Lending Center, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1782 at Page 617; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to HSBC Bank, USA, N.A. successor by merger to HSBC Bank USA by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3482 at Page 354;and

WHEREAS, on the 12th day of July, 2013 the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3677 at Page 607; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1400, Section G, Greenbrook Subdivision, Section 30, Township 1 South, Range 7 West, in the City of Southaven, DeSoto County, Mississippi, as shown by the plat recorded in Plat Book 11, Pages 15-20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

And being the same property by Mississippi Warranty Deed conveyed to Deborah A. Widdows and Vincent L. Widdows from Debbie A. Widdows and Vincent L. Widdows who took title incorrectly as Vincent L. Widdows, Jr., wife and husband, recorded in Book 377, Page 421, dated 07/26/00, and being further conveyed by Warranty Deed to Vincent L. Widdows and wife, Debbie A. Widdows, as joint tenants with right of survivorship, from James Tracy Busby and wife, Linda L. Busby recorded in Book 281, Page 365, dated 02/02/95, in the said Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of July, 2013.

Michael Jedydak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ASH/F13-1015

PUBLISH: 8.1.2013/8.8.2013/8.15.2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of May, 2005, and acknowledged on the 27th day of May, 2005, Billy Ray Carlisle, a married person, joined herein by Janice Carlisle, executed and delivered a certain Deed of Trust unto Edco Title & Closing Services, Inc, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 223 Page 219; and

WHEREAS, on the 23rd day of August, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, assigned said Deed of Trust unto U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-6, Home Equity Pass-Through Certificates, Series 2005-6, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3490 at Page 326; and

WHEREAS, on the 18th day of January, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3573 at Page 89; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Property located and situated in the County of Desoto, State of Mississippi, described as follows:

Commencing at the Southeast Corner of the Northwest Quarter of Section 5, Township 2, Range 7 West, Desoto County, Mississippi, thence North 0 degrees 08 minutes 45 seconds East a distance of 444.248 feet to a point; thence North 89 degrees 59 minutes 46 seconds East a distance of 1026.63 feet to a point; thence South 0 degrees 05 minutes 00 seconds East a distance of 444.248 feet to a point in said half of section line; thence North 89 degrees 54 minutes 57 seconds East along said half of section line a distance of 1027.115 feet more or less to the point of beginning containing 10.490 acres.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of July 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F09-0356

PUBLISH: 8-1-13/ 8-8-13/ 8-15-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of April, 2012 and acknowledged on the 30th day of April, 2012, Shawna L. Weaver and Cody Weaver, executed and delivered a certain Deed of Trust unto Charles F. Roberts III, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3437 at Page 154; and

WHEREAS, on 28th day of August, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Southpoint Financial Services, Incorporated., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3492 at Page 528; and

WHEREAS, on the 28th day of May, 2013 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3650 at Page 540; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 12, Liberty Estates Subdivision, situated in Section 25, Township 1 South, Range 9 West as per plat thereof recorded in Plat Book 55, pages 26-27 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of July, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-0314

PUBLISH: 8.1.2013/8.8.2013/8.22.2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of January, 1999 and acknowledged on the 29th day of January, 1999, Billy B Myers and April M Myers, Husband and Wife, executed and delivered a certain Deed of Trust unto Norwest MTG Closing Services, Trustee for Norwest Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1080 at Page 0418; and

WHEREAS, on the 13th day of July, 2013, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3678 at Page 363; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3042, Section "O", Southaven West Subdivision, in Section 23 and 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 12 and 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of July, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-1035

PUBLISH: 8.1.2013/8.8.2013/8.15.2013

8/01/13 9:10:54 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of January, 2012 and acknowledged on the 30th day of January, 2012, Travis R. Ashmore, A Married Man Joined herein by Sarah Ashmore aka Sarah E. Ashmore, executed and delivered a certain Deed of Trust unto Laurel A. Meyer, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Fairway Independent Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3395 at Page 718; and

WHEREAS, on the 9th day of January, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for Fairway Independent Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3566 at Page 578; and

WHEREAS, on the 13th day of July, 2013, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3678 at Page 361; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 48, Section B, Encore, PUD, situated in Section 8, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 105, Page 39, in the Office of the Chancery Clerk or DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of July, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-1057

PUBLISH: 8.1.2013/8.8.2013/8.15.2013

8/01/13 9:12:00 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of February, 2010 and acknowledged on the 11th day of February, 2010, Andrella Armour aka Andrella M. Armour, an unmarried woman, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DKT Book 3134 at Page 274; and

WHEREAS, on 5th day of August, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3330 at Page 146; and

WHEREAS, on the 19th day of January, 2012 the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3399 at Page 573; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 139, Section D, Country Village West Subdivision, situated in Section 3, Township 2 South, Range 6 West, DeSoto County, MS, as per plat of record in Plat Book 60, Page 28, in the Chancery Clerk's Office of DeSoto County, MS.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of July, 2013.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

/F11-1507

PUBLISH: 8.1.2013/8.8.2013/8.15.2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of March, 2007 and acknowledged on the 27th day of March, 2007, Elizabeth R. Montgomery, executed and delivered a certain Deed of Trust unto Prestige Title, Inc., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wilmington Finance, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2692 at Page 546; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Pennymac Loan Services, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3678 at Page 369; and

WHEREAS, on the 10th day of July, 2013 the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3678 at Page 370; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 22nd day of August, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 6, Section A, Haraway Gardens Subdivision, Section 34, Township 1 South, Range 6 West DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 24, Page 20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of July, 2013.

Michael Jedyhak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-0549

PUBLISH: 8.1.2013/8.8.2013/8.15.2013